

IN RE:

MARIA S. PIZZONIA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

DEFAULT O/E JAD

Case No.:20-20370 JAD

Chapter 13

Related to Doc No.: 45

ORDER OF COURT

AND NOW, this 25th day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED
4/25/25 12:33 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Maria S. Pizzonia
Debtor

Case No. 20-20370-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 25, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

Recip ID	Recipient Name and Address
db	+ Maria S. Pizzonia, 5916 Heberton Drive, Verona, PA 15147-3325
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Municipality of Penn Hills, Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15207895	+ Mariner Financial, 1800 Golden Mile Highway Suite 102, Pittsburgh, PA 15239-2893
15192569	+ Penn Hills School District, Tax Office, 260 Aster St., Pittsburgh, PA 15235-2059
15195625	+ Wells Fargo Bank, N.A., c/o Jill Manuel-Coughlin, Esquire, 8 Neshaminy Interplex Drive, Suite 215, Trevose, PA 19053-6980

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2025 00:22:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2025 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15192565	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 26 2025 00:17:00	Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
15192566	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 26 2025 00:17:00	Bank of America, P.O. Box 2759, Jacksonville, FL 32203-2759
15221469	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 26 2025 00:17:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15228874	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 26 2025 00:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15192567	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2025 00:18:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham MD 21236-5904
15231409	+ Email/Text: Bankruptcy@keystonecollects.com	Apr 26 2025 00:18:00	Municipality of Penn Hills, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15192568	+ Email/PDF: cbp@omf.com	Apr 26 2025 00:22:06	One Main, P.O. Box 740594, Cincinnati, OH 45274-0594
15195404	+ Email/PDF: cbp@omf.com	Apr 26 2025 00:35:44	Onemain, PO Box 3251, Evansville, IN 47731-3251
15192570	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:21:49	Sam's Club/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15193685	^ MEBN	Apr 25 2025 23:57:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15192571	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Apr 26 2025 01:22:07	Wells Fargo, PO Box 10335, Des Moines, IA

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 23

15204400	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	50306-0335
	Apr 26 2025 01:11:48	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
15228296	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	
	Apr 26 2025 01:22:07	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15192572	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	
	Apr 26 2025 01:11:54	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753
15207899	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	
	Apr 26 2025 00:21:14	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411
TOTAL: 17		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		WELLS FARGO BANK, N.A.
15207893	*	Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
15207894	*	Bank of America, P.O. Box 2759, Jacksonville, FL 32203-2759
15207896	*+	One Main, P.O. Box 740594, Cincinnati, OH 45274-0594
15207897	*+	Sam's Club/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15207898	*	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
Matthew Fissel	on behalf of Creditor WELLS FARGO BANK N.A. matthew.fissel@brockandscott.com, wbecf@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Debtor Maria S. Pizzonia mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8